

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/992,348 Confirmation No. 7197
Applicant : Margaret Sue Ellis
Filed : November 21, 2001
TC/A.U. : 3691
Examiner : Liu, I. Jung

Docket No. : 1366/US (formerly 10017.00)
Customer No. : 20686

For: : CREDIT RISK MANAGING LOAN POOLS

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

In response to the final Office action dated May 23, 2007, please consider the following remarks and amend the above-identified application as follows:

Remarks/Arguments begin on page 2 of this paper.